



Financial Services Skill Standards Checklist

CERTIFICATION AREAS COMPLETED: Student Name_____

Introduction to Financial Institutions

- _____ Telling Functions
 Primary and Additional Skills
- _____ Support Services
 Primary and Additional Skills

School District_____

YA Consortium_____

YA Coordinator_____

Account Services

- _____ Lending
 Primary and Additional Skills
- _____ Products and Services
 Primary and Additional Skills

High School Diploma/GED/HSED

Date Received_____

Basic Skills Rating

- _____ Core Abilities
- _____ Safety

_____ A minimum of 900 work hours

Level One Requirements: Core Abilities, Safety and two areas: Telling Functions, Support Services, Lending or Products and Services (including both the primary and additional skills).
A minimum of 450 work hours.

**Total Hours
Employed**

Company Name

Phone #

_____	_____	_____
_____	_____	_____
_____	_____	_____

Instructions for the Worksite Mentor

The Skill Standards Checklist is a list of competencies (tasks) to be achieved through mentoring at the worksite.

- Each primary skill competency has three levels; each additional skill competency has two levels.
- The mentor should rate each competency as the student acquires and demonstrates the skill at the worksite.
- A competency may be revisited and the score raised as the student becomes more proficient at the worksite.
- The mentor and the student should go over the checklist together on a regular basis (at a minimum every 9 weeks) to record progress and plan future steps to complete the required competencies.

Please sign this page if you have been a mentor, trainer or instructor of this student.

CERTIFICATION: I certify that this student has successfully completed the competencies required in my department.

_____	Mentor/Trainer Signature	_____	Printed Name
_____	Department	_____	Date Signed
_____	Mentor/Trainer Signature	_____	Printed Name
_____	Department	_____	Date Signed
_____	Mentor/Trainer Signature	_____	Printed Name
_____	Department	_____	Date Signed
_____	Mentor/Trainer Signature	_____	Printed Name
_____	Department	_____	Date Signed
_____	Instructor Signature	_____	Printed Name
_____	Department	_____	Date Signed
_____	Instructor Signature	_____	Printed Name
_____	Department	_____	Date Signed

Core Abilities

Required

Core abilities address broad knowledge, skills, and attitudes that go beyond the context of a specific course. Core abilities are not taught in specific lessons. These are the employability skills that are critical for success in the financial industry.

RATING:

3 = Consistently displays this behavior

2 = Often displays this behavior

1 = Needs improvement/Rarely displays this behavior

	<u>Score</u>		
1. Works Productively.	3	2	1
2. Learns effectively.	3	2	1
3. Communicates clearly with supervisor and others.	3	2	1
4. Works cooperatively with others.	3	2	1
5. Acts responsibly.	3	2	1
6. Thinks critically and creatively.	3	2	1
7. Works as a team member.	3	2	1
8. Demonstrates confidentiality.	3	2	1

ALL COMPETENCIES IN THIS SECTION MUST BE RATED TWO (2) OR HIGHER

Comments: _____

Safety, Security and Emergency Procedures

Required

RATING:

3 = Exceeds entry level/Consistently displays this behavior

2 = Meets entry level/Often displays this behavior

1 = Needs improvement/Rarely displays this behavior

	<u>Score</u>		
1. Recognizes safe and unsafe work habits.	3	2	1
2. Demonstrates proper safety procedures.	3	2	1
3. Demonstrates/describes process & procedures to be followed at the worksite to report accidents and injuries.	3	2	1
4. Demonstrates proper procedures to be followed in case of robbery.	3	2	1

ALL COMPETENCIES IN THIS SECTION MUST BE RATED 3

Comments _____

Telling Functions

Primary Skills

RATING:

3 = Able to perform at entry-level/moderately skilled/has performed job independently during the training program.

2 = Limited skill. Needs additional training or supervision.

1 = Familiar with process, unable to perform the task with entry level skill.

	<u>Score</u>		
1. Process transactions on a computer.	3	2	1
2. File transactions.	3	2	1
3. Follow cash management/handling procedures.	3	2	1
4. Process personal cash deposits.	3	2	1
5. Process personal check/deposits.	3	2	1
6. Process personal withdrawals by cash.	3	2	1
7. Process negotiable instrument transactions.	3	2	1
8. Use proper check/draft endorsement and cashing policy (“on us” check/draft).	3	2	1
9. Use proper check/draft endorsement and cashing policy (other than “on us” check/draft).	3	2	1
10. Process transfers between accounts.	3	2	1
11. Perform customer or member account inquiries.	3	2	1
12. Perform cash balance.	3	2	1
13. Issue official checks.	3	2	1

Total points _____ (a score of 31 or greater is required)

Comments:

Telling Functions

Additional Skills

RATING:

2 = Limited skill. Need additional training and/or supervision.

1 = Exposed to/job shadows the process

	<u>Score</u>	
1. Cross-sell products and services.	2	1
2. Process incoming mail/night deposits.	2	1
3. Respond to mail inquiries.	2	1
4. Process business deposits.	2	1
5. Process business withdrawals by cash.	2	1
6. Process business withdrawals by check/draft.	2	1
7. Process withdrawals involving a penalty.	2	1
8. Process customer/member bill payments.	2	1
9. Process wire transactions/transfers.	2	1
Electronic Communications/P.C. Banking		
10. Respond to/process E-mail inquiries.	2	1
11. Respond to/process fax inquiries.	2	1
12. Respond to/process telephone inquiries.	2	1
13. Process voice mail transactions.	2	1
14. Demonstrate understanding of Internet banking.	2	1
Process miscellaneous transactions		
15. Issue/redeem US savings bonds.	2	1
16. Issue travelers checks.	2	1
17. Issue money orders.	2	1
18. Issue foreign currency.	2	1

Total # items completed with a 1 or higher rating _____ (minimum of 9 required)

Comments:

Support Services

Primary Skills

RATING:

3 = Able to perform entry-level/moderately skilled/has performed job independently during the training program.

2 = Limited skill. Needs additional training or supervision.

1 = Familiar with process, unable to perform the task with entry level skill.

	<u>Score</u>		
1. Identify need of customer or member, in person, on phone or via mail.	3	2	1
2. Research customer/member inquiries.	3	2	1
3. Prepare appropriate documentation to accurately complete research relating to customer/member inquiries.	3	2	1
4. Contact customer/member – respond to inquiry and provide researched documentation.	3	2	1
5. Follow appropriate security procedures.	3	2	1
6. Identify internal reports that must be available for use by other employees.	3	2	1
7. Retrieve internal reports that must be available for use by other employees.	3	2	1
8. Identify electronic payment and mechanism required.	3	2	1
9. Accurately prepare documentation for processing.	3	2	1

Total points _____ (a score of 22 or greater is required)

Comments: _____

Support Services

Additional Skills

RATING:

2 = Limited skill. Need additional training and/or supervision.

1 = Exposed to/job shadows the process

Electronic Transmission Processing

Score

1. Audit processes – internal systems.	2	1
2. ATM processing.	2	1
3. Call Center.	2	1
4. Check clearing process.	2	1
5. Item processing – proofing or encoding.	2	1
6. Customer/Member statement processing.	2	1
7. Data entry.	2	1
8. Computer applications including; work processing, spreadsheets, databases, graphics.	2	1
9. Computer networks – LAN – WAN.	2	1
10. International banking.	2	1
11. Foreign currency exchange.	2	1
12. Funds management.	2	1
13. Safe deposit box.	2	1
14. Trust department.	2	1
15. Accounting services.	2	1

Total # items completed with a 1 or higher rating _____ (minimum of 8 required)

Comments: _____

Lending

Primary Skills

Rating:

3 = Able to perform at entry level/moderately skilled/has performed job independently during the training program

2 = Limited skill; needs additional training or supervision

1 = Familiar with process; unable to perform task with entry level skills

	<u>Score</u>		
1. Explain the importance of loans.	3	2	1
2. Identify the different types of loans offered at the training site.	3	2	1
3. Explain loan policy.	3	2	1
4. Identify the components of a credit report.	3	2	1
5. Calculate loan to value ratios.	3	2	1
6. Identify credit terms for personal/consumer loans.	3	2	1
7. Identify credit terms for residential mortgage loans.	3	2	1
8. Identify components of a credit contract.	3	2	1
9. Complete documentation for a personal loan request.	3	2	1
10. Make loan recommendation for a personal loan.	3	2	1
11. Calculate debt to income ratios.	3	2	1
12. Obtain loan payoff information.	3	2	1
13. Calculate loan payoffs.	3	2	1
14. Describe collection options on defaulted loans.	3	2	1

Total points _____ (a score of 34 or greater is required)

Comments:

Lending

Additional Skills

Rating:

2 = Limited skill; requires instruction and close supervision.

1 = Exposed to/job shadows the process

	<u>Score</u>	
1. Agriculture loans.	2	1
2. Vehicle loans.	2	1
3. Commercial loans.	2	1
4. Home loans.	2	1
5. Personal loans.	2	1
6. Collection Options.	2	1

Total # of items completed with a 1 or higher rating _____ (minimum of 3 required)

Comments:

Products and Services

Primary Skills

Rating:

3 = Able to perform at entry level/moderately skilled/has performed job independently during the training program

2 = Limited skill; needs additional training or supervision

1 = Familiar with process; unable to perform task with entry level skills

		<u>Score</u>		
1.	Identify products and services offered by financial institutions.	3	2	1
2.	Explain product and service options and assist customer/member in selecting.	3	2	1
3.	Explain regulatory requirements and ramifications of demand deposit accounts to customers/members.	3	2	1
4.	Explain regulatory requirements and ramifications of savings accounts to customers/members.	3	2	1
5.	Explain regulatory requirements and ramifications of certificate accounts to customers/members.	3	2	1
6.	Complete documentation to open accounts.	3	2	1
7.	Complete documentation to close accounts.	3	2	1
8.	Cross-sell products and services.	3	2	1
9.	Explain account ownership.	3	2	1

Total points _____ (a score of 22 or greater is required)

Comments:

Products and Services

Additional Skills

Rating:

2 = Limited skill; requires instruction and close supervision.

1 = Exposed to/job shadows the process

		<u>Score</u>	
1.	Explain regulatory requirements and ramifications of retirement accounts to customers/members.	2	1
2.	Process decedent accounts.	2	1
3.	Explain Broker services.	2	1
4.	Explain student loan requirements & regulations.	2	1

Total # of items completed with a 1 or higher rating _____ (minimum of 2 required)

Comments:

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Instructor/Mentor Comments:

Date Signed _____

Notes

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